## **Terms and Conditions:**

The bank shall assign credit card limit at its sole discretion to its cardmembers.

I authorise YES BANK & its representatives to call and/or SMS me with respect to my Credit Card application and the authorisation hereby provided shall override any registrations with National Customer Preference Register.

## **Most Important Terms and Conditions**

## YES BANK-BankBazaar FinBooster Credit Card Cardmember Agreement

The signature collected during the processing of application will be used by the Bank for change requests in the future for their YES BANK Credit Card if approved

I have read the Most Important Terms and Conditions (MITC) and Declaration. I confirm my acceptance of the same for the purpose of YES BANK Credit Card application. Under YES BANK's Go Green initiative, I agree to receive the digital version of BCSBI (Banking Codes and Standards Board of India), Card Member Agreement and Usage guide and access the same from the YES BANK website for reference. I understand that an Annual Fee with applicable taxes will be charged on my card as per the card variant.

I understand that my card will be issued within 60 days from the application (subject to approval). In case of any delay, YES BANK will communicate the revised date of card issuance.

I have read the <u>Key Fact Statement (KFS)</u> and Declaration for YES BANK-BankBazaar FinBooster Credit Card. I confirm my acceptance of the same for the purpose of YES BANK-BankBazaar FinBooster Credit Card application.

I authorise YES BANK to verify/validate/authenticate the information in my application using technology-enabled processes, either directly or through service providers, and to share my details or assign any activities related to the credit card operations with affiliates, credit bureaus, and relevant parties, both in India and abroad, for these purposes. List of these service providers are available <a href="here">here</a>. This will be done solely at the bank's discretion and in compliance with Reserve Bank of India (RBI) guidelines, without prior notice to me. I agree that the use of my information by the Bank or its transferees for the above purposes will not form the basis for any complaint, claim, or legal action by me or my legal heirs/successors.

Under YES BANK's Go Green initiative, I agree to receive the digital version of BCSBI (Banking Codes and Standards Board of India), Card Member Agreement and Usage guide and access the same from the YES BANK website for reference. I hereby agree

and understand that, in case I have been issued with the Business Credit Card, then the same shall be used solely for business-related expenses only and not for personal usage.

I am not a politically exposed person. (Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a domestic/foreign country. E.g., Heads of State/Central governments, Senior Politicians, Senior Government/Judicial/military officers, Senior Executive of state-owned corporations, important political party official)

I authorise the Bank to send all the communications including signed agreement copy and MITC to the registered e-mail ID. For the physical copies, I will place a request to the customer service of the Bank.

I authorise YES BANK and its agents/associates/representatives to contact me for promoting/cross selling supplementary products, offers, and related information.

I hereby provide my consent to receive any promotional or marketing communication from YES BANK Limited ("Bank") on my Mobile, Email, WhatsApp or landline as mentioned above or other electronic means about similar services or any other products or services being provided, promoted or marketed by Bank. This consent will override all or any kind of Do-Not-Call registration initiated or reported by me. I do hereby understand and confirm that I may 'opt-out' of promotional or marketing communication from Bank, at any point in time.

This Credit Card would be issued on VISA network ONLY. In case you prefer any other network, please click <u>here</u> and opt for a different Card.

In case of any dispute related to your application kindly reach out to bank within 45 days from the date of application.

For further details, please visit https://www.yesbank.in